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Can You Really Get a Free Credit Report -- Without Getting Scammed?

As of September 1, 2005, everyone in the US is now entitled to get a free copy of their credit report from each of the three major credit bureaus each year.

Unfortunately, many people are finding that actually getting their free credit report seems close to impossible.

That's because bogus websites are tricking people into paying -- and even the major credit bureaus make it quite difficult.

In fact, by now you've probably seen the advertisements on the Web and in your inbox. Companies left and right are offering to provide you with your free credit report -- but for a fee.

OK. So how is it a free credit report if you have to pay for it? That's exactly what we were wondering.

Don't Pay For Something You're Entitled To

A bit of background: There are three major companies that track and report your credit history. These three companies are Equifax, Experian and TransUnion.

All US consumers are entitled to one free credit report each year from each of these three credit bureaus.

So while there are hundreds of companies who would like to charge you for receiving your credit report, the truth of the matter is, this is a service you're now entitled to by law each year at no charge.

So how do you muddle through the mass of free credit report offers without getting taken for a ride?

Surfing the Web

Many people simply type in "Free Credit Report" into their favorite search engine hoping to hit gold. Unfortunately, the majority of sites that come up on top are sites that don't really offer free credit reports, but rather are sites that are offering credit monitoring services.

Provided by the York – Poquoson Sheriff's Office Crime Prevention Unit



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While credit monitoring services definitely have their pluses and can be used to prevent identity theft, we believe they shouldn't be used as a bait and switch tactic for getting a free credit report.

Even worse, some of the bogus websites -- especially those you hear about via spam -- are simply phishing scams.

Action: NEVER respond to a spam offer to get a free credit report.

Another type of problem many people encounter when they try to get a free credit report is that it's almost impossible to find the free offer. Yes, it's there -- but it's so well hidden that many consumers simply give up in complete frustration.

Here's another more subtle problem I found: one free credit report site I visited offered a free credit report. In addition to asking for your personal information, they also asked for your credit card information.

It wasn't until we read the fine print that we realized we would be authorizing them to charge our credit card for their credit monitoring service after 30 days. Not exactly the type of company you want to be doing business with, is it?

Unfortunately, many "free" credit report websites do business like the free credit report sites mentioned above. The trick is finding the right website to use.

Getting It Right

So if there are so many sites out there trying to scam you out of your money for something you're entitled to for free, how do you go about getting a legitimate free credit report?

Knowing where to go for your free credit report is the key.

According to the FTC website, there is only one website that is authorized to give out free credit reports.

Here's what the FTC website says:

"Important information from the Federal Trade Commission, the nation's consumer protection agency: annualcreditreport.com is the ONLY authorized online source for you to get a free credit report under federal law. You can get a free report from each of the three national credit reporting companies every 12 months. Some other sites claim to offer 'free' credit reports, but may charge you for another product if you accept a 'free' report."

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The annualcreditreport.com website is easy to use and I was able to access all three credit reports without paying a penny.

You can also get your free credit report via phone by calling 877-322-8228. Just remember, you can only request one free credit report from each of the three credit reporting agencies each year.

Why do you need a copy of your credit report?

You might be wondering why you'd want a copy of your credit report. There are many reasons you should check your credit report, including making sure your information is correct (which is important if you want to apply for a loan or a new credit card). You very likely will find mistakes on your credit report.

Further, getting a copy of your credit report is important to help monitor against identity theft.

The Sheriff's Office Crime Prevention Unit is available to talk to your community group about Identity Theft. Contact Deputy Rosen at 890-3639 or Deputy Russell at 890-3642 for more information or to set up a Identity Theft presentation.

Here are four tips for getting your free credit report:

- Tip 1: Watch your spelling if you type in the web address (rather than click on our link) -- many of the bogus sites are just one letter away from the site you want.
- Tip 2: To gain maximum benefit, you may want to space out your free credit reports from each of the 3 credit bureaus over the year. This will allow you to see changes that occur over time.
- Tip 3: Print or download your credit report(s) immediately. You may not be able to gain access again for free later.
- Tip 4: After you get your free credit report, quit your browser so no one else can access it.

Finally; Order your free credit report now while you're thinking about it.

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